

<i>SERFF Tracking Number:</i>	<i>MEAD-125801091</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Star Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>ST-AR-MHP-PROP-0908</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>Mobile Home Parks</i>		
<i>Project Name/Number:</i>	<i>/ST-AR-MHP-prop-0908</i>		

Filing at a Glance

Company: Star Insurance Company	SERFF Tr Num: MEAD-125801091	State: Arkansas
Product Name: Mobile Home Parks	SERFF Status: Closed	State Tr Num: EFT \$50
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability		
Sub-TOI: 05.0003 Commercial Package	Co Tr Num: ST-AR-MHP-PROP-0908	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author: Amanda Webster	Disposition Date: 09/04/2008
	Date Submitted: 09/03/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 09/04/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal): 09/04/2008
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number: ST-AR-MHP-prop-0908	Domicile Status Comments:
Reference Organization: ISO	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 09/04/2008	
State Status Changed: 09/04/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Star Insurance Company is authorized to write commercial lines insurance in your state.	

At this time Star Insurance Company is filing form 47 14 CP 1007 for use with our Mobile Home Parks program. This form will be optional and when elected. The corresponding rule is exempt from filing requirements in your state but will

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Liability
Product Name: Mobile Home Parks
Project Name/Number: /ST-AR-MHP-prop-0908

be maintained by the company.

Company and Contact

Filing Contact Information

Amanda Webster, Compliance Analyst awebster@meadowbrook.com
26255 American Drive (248) 204-8594 [Phone]
Southfield, MI 48034 (248) 358-1614[FAX]

Filing Company Information

Star Insurance Company	CoCode: 18023	State of Domicile: Michigan
26255 American Drive	Group Code: 748	Company Type: property and casualty
Southfield, MI 48034	Group Name: Meadowbrook	State ID Number:
(248) 358-1100 ext. [Phone]	FEIN Number: 38-2626205	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: one form filing = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Star Insurance Company	\$50.00	09/03/2008	22258716

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	09/04/2008	09/04/2008

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	<i>Liability</i>		
<i>Product Name:</i>	<i>Mobile Home Parks</i>		
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Disposition

Disposition Date: 09/04/2008

Effective Date (New): 09/04/2008

Effective Date (Renewal): 09/04/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

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 Liability
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 Project Name/Number: /ST-AR-MHP-prop-0908

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	PROPERTY SPECIAL BROADENING ENDORSEMENT	Approved	Yes

SERFF Tracking Number: MEAD-125801091 State: Arkansas

Filing Company: Star Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: ST-AR-MHP-PROP-0908

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Mobile Home Parks

Project Name/Number: /ST-AR-MHP-prop-0908

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	PROPERTY SPECIAL BROADENING ENDORSEMENT	4714 CP	1007	Endorsement New nt/Amendment/Conditions			4714 CP 1007 Prop Spec Broad Endt.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY SPECIAL BROADENING ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM – CP 00 10
CAUSES OF LOSS - SPECIAL FORM – CP 10 30

Refer to **SECTION VI - DEFINITIONS** of this form for additional words or phrases with special meaning.

I. COVERAGE

Scheduled Coverages		
<u>Schedule</u>	<u>Limit of Insurance</u>	<u>Page</u>
1. Debris Removal		
Debris Removal – Other Than Catastrophe	\$ 25,000	2
Catastrophe Debris Removal	\$ 50,000	2
2. Business Income and Extra Expense	Actual Loss Sustained	3
3. Pollutant Clean-up	\$ 25,000	4
4. Property Off-Premises	\$ 20,000	4
5. Money and Securities	\$ 5,000	4

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Catastrophe Debris Removal	\$ 50,000	2
2. Business Income and Extra Expense	Actual Loss Sustained	3
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5. Money and Securities	\$ 5,000	4

A. Blanket Limit of Insurance **\$100,000**

The Blanket Limit of Insurance shown above applies to all Coverages shown in **Section III, B.** of this Endorsement. The Blanket Limit of Insurance applies separately to each covered premises shown in the declarations and is subject to the Deductible (**Section II.** of this endorsement). This Blanket Limit of Insurance does not apply to premises shown in the Commercial Property Coverage Part Declarations as Any Other Location. At the time of loss, you may elect to apportion this Blanket Limit of Insurance to one or any combination of the Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit of Insurance shown above at any one covered premises.

Coverage included within this Blanket Limit of Insurance:

ACCOUNTS RECEIVABLE	COMPUTER AND COMPUTERIZED EQUIPMENT
CLAIMS EXPENSES	FIRE DEPARTMENT SERVICE CHARGES
FINE ARTS	OUTDOOR PROPERTY
PERSONAL EFFECTS AND PROPERTY OF OTHERS	VALUABLE PAPERS AND RECORDS – COST OF RESEARCH

B. Coverage Extensions

PRESERVATION OF PROPERTY	THEFT DAMAGE TO BUILDING
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II. DEDUCTIBLE

Each loss shall be adjusted separately, and from the amount of such adjusted loss, the sum of **\$1,000** shall be deducted for all coverage listed under **Section 1. COVERAGE**.

III. COVERED PROPERTY

A. Scheduled Coverages

If more than one coverage under this form applies to property that has been damaged from one "occurrence", you may choose only one of these coverages to apply to that loss. The most we will pay in this case is the largest of the limits that would be applicable.

1. Debris Removal (Section **A.4.a.** of **CP 00 10**) is replaced by the following:

a. Debris Removal – Other Than Catastrophe Debris Removal for Mobile Home Parks

- (1) We will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing 180 day of the date of direct physical loss or damage.
- (2) The most we will pay under this Additional Coverage is 25% of:
 - (a) The amount we pay for the direct physical loss of or damage to Covered Property; plus
 - (b) The deductible in this policy applicable to that loss or damage.

Payments under this Additional Coverage will not increase the applicable Limit of Insurance. But this limitation does not apply to any additional debris removal limit provided below.
- (3) If:
 - (a) The sum of direct physical loss or damage and debris removal expense exceeds the Limit of Insurance, or
 - (b) The debris removal expense exceeds the amount payable under the 25% limitation above.

We will pay up to an additional \$25,000 for each location in any one "occurrence" under the Debris Removal Additional Coverage. This coverage is an additional amount of insurance.
- (4) No part of this Additional Coverage applies to costs to:
 - (a) Extract "pollutants" from land or water; or
 - (b) Remove, restore or replace polluted land or water.
- (5) We will also pay up to \$1,000 for the costs you incur at each premises to remove debris of outdoor trees, shrubs or plants that are blown onto your premises by wind.

b. Catastrophe Debris Removal for Mobile Home Parks

- (1) We will pay your expenses to remove debris of manufactured homes owned by others who abandon their property following loss to their property caused by a covered cause of loss. The expenses will be paid only if they are reported to us within 180 days of the direct physical loss or damage.
- (2) The most we will pay under this Additional Coverage is \$1,000 per abandoned manufactured home, subject to a \$50,000 per occurrence maximum limit. The limits for this Additional Coverage are in addition to the Limits of Insurance shown in the Declarations.

- (3) This Additional Coverage does not apply to the cost to:
- (a) Extract "pollutant" from land or water," or
 - (b) Remove, restore, or replace polluted land or water.

2. Business Income and Extra Expense

a. Business Income

We will pay for the actual loss of "business income" you incur due to the necessary suspension of "operations during the "period of restoration". The suspension must be caused by direct physical loss of or damage to property at the described premises, including personal property in the open, or in a vehicle, within 100 feet, caused by or resulting from a Covered Cause of Loss.

We will only pay for loss of Business Income that you sustain during the "period of restoration" and that occurs within 12 consecutive months after the date of direct physical loss or damage. We will only pay for ordinary payroll expenses for 60 days following the date of direct physical loss or damage.

b. Extra Expense

We will pay the actual and necessary "extra expense" you incur during the "period of restoration" due to direct physical loss of or damage to property at the described premises caused by or resulting from any covered cause of loss.

c. Extended Business Income Increased Time Period

We will pay for the actual loss of "business income" you incur arising from a covered cause of loss to covered property during the period that:

- (1) Begins on the date property (except "finished stock") is actually repaired, rebuilt or replaced and "operations" are resumed; and
- (2) ends on the earlier of:
 - (a) the date you could, or should have been able to, fully restore your earnings to their pre-loss level, whether or not your "operations" were profitable; or
 - (b) 90 consecutive days after the "period of restoration" ends, or 12 consecutive months from the date of the covered loss, whichever is less.

This coverage does not extend to cover windfall profits that might have been earned due to any unfavorable conditions caused by the impact of a covered loss.

3. Pollution Clean Up and Removal (Section A.4.d. of CP 00 10) is replaced by the following:

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, leakage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is \$25,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy. This coverage is an additional amount of insurance.

4. Property Off-Premises (Section A. 5. d. of CP 00 10) is replaced by the following:

You may extend the insurance that applies to Your Business Personal Property to apply to Property Off-Premises, other than "stock," that is temporarily at a location you do not own, lease or operate.

This Coverage Extension does not apply to Covered Property:

- a. In the care custody or control of your salesperson; or
- b. At any fair or exhibition; or
- c. At newly acquired premises; or
- d. Damaged by installation or testing.

The most we will pay for loss or damage under this Coverage is \$20,000. This coverage is an additional amount of insurance.

5. Money and Securities

You may extend the Insurance that applies to Your Business Personal Property to apply to loss of your "money" and "securities" resulting directly from "theft", disappearance or destruction while:

- a. Inside your premises;
- b. Inside the premises of a banking institution or similar safe depository; or
- c. Outside your premises in the custody of;
 - (1) A "messenger"; or
 - (2) An armored motor vehicle company.

The most we will pay for loss under this Coverage is \$5,000. **"B. EXCLUSIONS 1.e., 2.a., 2.d. (1), (4), (5) and (6) of CP 10 30"** do not apply to this Coverage. This coverage is an additional amount of insurance.

B. Blanket Coverages

1. Accounts Receivable

You may extend this insurance to apply to losses and expenses that you incur as a result of loss or damage to your records of accounts receivable.

Losses and expenses under this coverage mean:

- a. All sums due you from customers, provided you are unable to effect collection;
- b. Interest charges on any loan used to offset impaired collections pending prepayment of such sums made uncollectible by loss or damage;
- c. Collection expenses in excess of normal collection costs made necessary because of loss or damage; or
- d. Other reasonable expenses incurred by you in recreating records of accounts receivable following such loss or damage.

For accounts receivable, we will pay the lesser of

- a. The sum of all accounts receivable due (with reasonable deductions);
- b. The reasonable cost to reconstruct your accounts receivable records; or
- c. The applicable limit.

If we have made payment, you will immediately notify and credit us for any recoveries made by you or others on your behalf.

"B. EXCLUSIONS 1.e., 2.a., and 2.d.(4) through (7) of CP 10 30" do not apply to this Coverage.

2. Claim Expenses

We will pay for all reasonable expenses you incur at our request to assist us in:

- a. The investigation of a claim; or
- b. The determination of the amount of loss, such as taking inventory.

We will not pay for:

- a. Expenses to prove that loss or damage is covered;
- b. Expenses incurred under Section 2. Appraisal of E. LOSS CONDITIONS of CP 0010;
- c. Expenses incurred for examinations under oath; or
- d. Expenses or percentages billed by and payable to attorneys, or independent or public adjusters.

3. Computers and Computerized Equipment (EDP)

- a. You may extend the insurance that applies to Your Business Personal Property to apply to:

- (1) Your computer equipment and related component parts, including such property of others that is in your care, custody or control;
- (2) Your instructional material and prepackaged software programs purchased for use with your computer system; and
- (3) Your blank electronic or magnetic media.

Our payment for loss of or damage to property of others will only be for the account of the owner of the property. "B. EXCLUSIONS I.e., 2.a., and 2.d.(4) through (7) of CP 10 30" do not apply to this Coverage Extension.

- b. Business Income Computer Virus

We will pay for the actual loss of "business income" or "extra expense" you incur due to the necessary suspension of .operations" during the "period of restoration" caused by or resulting from "computer virus" that occurs at the premises shown in the Declarations.

4. Fine Arts

You may extend this insurance to apply to "fine arts" that are your property or the property of others that are in your care, custody or control.

Our payment for loss of or damage to property of others will only be for the account of the owner of the property. "B. EXCLUSIONS I.e., 2.a. and 2.b., 2.d.(4) and (6) of CP 10 30" do not apply to this Coverage.

5. Fire Department Service Charge (Section A.4.c. of CP 00 10) is replaced by the following:

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay for your liability for fire department service charges:

- a. Assumed by contract or agreement prior to loss; or
- b. Required by local ordinance.

6. Outdoor Property (Section A.5.e. of CP 00 10) is replaced by the following:

You may extend the insurance provided by this Coverage Form to apply to:

- a. Bridges, roadways, walks, patios or other paved surfaces;
- b. In-ground sprinkler systems and piping;
- c. Outdoor fences and awnings;
- d. Radio, microwave or television towers, antennas or satellite dishes, including their lead-in wiring and masts;

- e. Retaining walls that are not part of the building;
- f. Signs, whether or not attached to covered buildings, or structures;
- g. Building Glass; or
- h. Trees, shrubs and plants (other than "stock" or lawns);

which you own or which you have a contractual liability to insure, including debris removal expense, caused by or resulting from any Covered Causes of Loss, except for (h) above.

Trees, shrubs and plants (other than 'stock' or lawns)" above are covered for loss or damage caused by or resulting from the following causes of loss:

- (1) Fire;
- (2) Lightning
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Failing Objects.

7. Personal Effects and Property of Others (Section A.5.b. of CP 00 10) is replaced by the following:

You may extend this insurance to apply to Personal Effects owned by you, your officers, your partners or your employees.

Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

8. Valuable Papers and Records Cost of Research (Section A.5.c. of CP 00 10) is replaced by the following:

You may extend this insurance to apply to your costs to research, replace or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media. There will be no payment made with regards to research for any valuable papers or records which are not replaced or restored.

"B. EXCLUSIONS 1.e., 2.a., and 2. d. (4) through (7) of CP 10 30" do not apply to this Coverage.

C. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

If more than one coverage under this form applies to property that has been damaged from one "occurrence", you may choose only one of these coverages to apply to that loss. The most we will pay in this case is the largest of the limits that would be applicable.

If a Coinsurance percentage of 80% or more or, a Value Reporting period symbol, is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

1. Preservation of Property (Section A. 4. b. of CP 00 10) is replaced by the following:

If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- a. While it is being moved or while temporarily stored at another location; and
- b. Only if the loss or damage occurs within 90 days after the property is first moved.

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.

2. Theft Damage to Building

You may extend the insurance that applies to Your Business Personal Property to apply to damage caused directly by "theft" or attempted "theft" to:

- a. That part of any building containing Covered Property; or
- b. Equipment within the building used to maintain or service the building.
- c. Under this Theft Damage to Building Coverage Extension, we will not pay for damage:
 - (1) To glass; or
 - (2) To lettering or artwork on glass or etching to glass.

This Theft Damage to Building Coverage applies only to premises where you are a tenant and are legally obligated to pay for such damage.

The most we will pay for damages under this coverage for each described premises is \$5,000.

This coverage is an additional amount of insurance.

IV. "E. LOSS CONDITIONS" of CP 0010 is changed as follows:

7. Valuation is replaced with the following:

We will determine the value of Covered Property in the event of loss or damage as follows:

- a. At replacement cost as of the time of loss or damage, except as provided in a.(1), a.(2), b., c., d., e., f., or g., below:
 - (1) You may claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for replacement cost, when applicable, if you notify us of your intent to do so within 180 days after the date loss or damage occurs.

When you make claim on an actual cash value basis we will determine the value of Covered Property at actual cash value. If applicable, the **ADDITIONAL CONDITIONS, Coinsurance** will continue to apply.
 - (2) We will not pay on a replacement cost basis for any loss or damage:
 - a. Until the lost or damaged property is actually repaired or replaced with new; and
 - b. Unless repairs or replacement are made as soon as reasonably possible after the loss or damage.

If the Limit of Insurance for Building satisfies the **ADDITIONAL CONDITION, Coinsurance**, and the cost to repair or replace with new the damaged building property is \$2,500 or less, we will pay the cost of building repairs or replacement.
- b. **Valuable Papers and Records**, including those which exist on electronic or magnetic media (other than prepackaged software programs), at the cost of:
 - (1) Blank materials for reproducing the records; and
 - (2) Labor to transcribe or copy the records when there is a duplicate.
- c. The value of the **Fine Arts** property insured is not agreed upon but will be ascertained at the time of loss or damage. We will not pay more than the least of the following amounts:
 - (1) The actual cash value of the property at the time of loss or damage; or
 - (2) The amount for which you could reasonably be expected to pay to have the property repaired to its condition immediately prior to the loss.

- d. The amount of "business income", "extra expense" and "resumption of operations" loss will be determined based on:

"Business Income" is

- (1) The net income of the business before the direct physical loss or damage occurred;
- (2) The likely net income of the business if no loss or damage occurred;
- (3) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and
- (4) Other relevant sources of information, including:
 - (a) Your financial records and accounting procedures;
 - (b) Bills, invoices and other vouchers; and
 - (c) Deeds, liens or contracts.

"Extra Expense" is:

- (1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred.

We will deduct from the total of such expenses:

- (a) The salvage value that remains of any property bought for temporary use during the "period of restoration", once a operations" are resumed; and
 - (b) Any "extra expense" that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and
- (2) All necessary expenses that reduce the "business income" loss that otherwise would have been incurred.

"Resumption of Operations"

We will reduce the amount of your:

- (1) "Business income" loss, other than "extra expense", to the extent you can resume your operations", in whole or in part, by using damaged or undamaged property (including merchandise or "stock") at the described premises or elsewhere.
- (2) "Extra expense" loss to the extent you can return .operations" to normal and discontinue such "extra expense."

If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

- e. **Business Personal Property of Others and Personal Property of Others** at Actual Cash Value.
- f. **Contents of a residence** at Actual Cash Value.
- g. **Manuscripts** at Actual Cash Value.

V. DEFINITIONS

The following replaces **H. DEFINITIONS** of **CP0010**:

1. "Business income" means:

- a. The net income (Net Profit or Loss before income taxes) of the business that would have been earned or incurred if no physical loss or damage occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or other businesses; and

- b. Continuing normal operating expenses, including payroll and utility expenses; and
 - c. Rents from mobile home parks and rental mobile homes and rental homes.
 - d. Ordinary payroll expenses means payroll expenses for all your employees except:
 - (1) Officers;
 - (2) Executives;
 - (3) Department Managers;
 - (4) Employees under contract; and
 - (5) Additional exemptions shown in the declarations as: Job Classifications; or Employees.
 - e. Ordinary payroll expenses include:
 - (1) Payroll;
 - (2) Employee benefits, if directly related to payroll;
 - (3) FICA payments you pay; Union dues you pay; and
 - (4) Worker's Compensation premiums.
2. **"Computer Virus"** means an intentional unwanted entry into electronic data processing media which results in unintended functions distorting, corrupting or manipulating the electronic data processing media.
 3. **"Extra expense"** means the: Necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property:
 - a. to avoid or minimize the suspension of business and to continue "operations" and
 - b. to minimize the suspension of business if you cannot continue "operations",
 - c. to repair or replace any property to the extent it reduces the amount of loss that otherwise would have been payable under this Business Income and Extra Expense additional coverage. This does not mean that we will pay for property to be repaired or replaced when limits for that property have been, or will be, exhausted.
 4. **"Fine arts"** means antiques and objects d'art of every nature and description which are your property or the property of others in your care, custody or control at the time of loss, while on the premises described in the Declarations or while on public exhibition, "in transit", or in your custody for business related purposes.
 5. **"Messenger"** means you, any of your partners or any "employee" while having care and custody of "money" and "securities" outside your premises.
 6. **"Money"** means currency, coins and bank notes and bullion in current use and having a face value and traveler's checks, register checks and money orders held for sale to the public.
 7. **"Occurrence"** means an:
 - a. Act or series of related acts involving one or more persons; or
 - b. Act or event, or a series of related acts or events not involving any person.
 8. **"Operations"** means your business activities occurring at the described premises, but does not include the buying or selling of mobile homes.
 9. **"Period of restoration"** means the period of time that:
 - a. Begins 72 hours after the time of direct physical damage or loss for Business Income coverage or on the date of direct physical loss or damage for Extra Expense coverage; caused by or resulting from any Covered Cause of Loss at the described premises; and
 - b. Ends on the date when the property at the described premises is, or should have been repaired, rebuilt, or replaced with reasonable speed and similar quality, to a point of "substantial completion".

The "period of restoration" also ceases when your "operations" are permanently relocated - for whatever reason.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- a. Regulates the construction, use or repair, or requires the tearing down of any property; or
- b. Requires any insured or others to test for, monitor, cleanup, remove, contain, treat, detoxify or neutralize, or in any way, respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

- 10. **"Pollutants"** mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- 11. **"Securities"** mean negotiable and nonnegotiable instruments or contracts representing either "money" or other property and includes:
 - a. Tokens, tickets (lottery tickets held for sale are not "securities"), revenue and other stamps or unused value (whether represented by actual stamps or unused value in a meter) in current use; and
 - b. Evidences of debt issued in connection with credit or charge cards which cards are not issued by you; but does not include "money".
- 12. **"Stock"** means merchandise held in storage or for sale, raw materials, and in process or finished goods, including supplies used in their packing or shipping.
- 13. **"Specified Causes of Loss"** means the following: fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.
 - a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
 - (1) The cost of filling sinkholes; or
 - (2) Sinking or collapse of land into man made underground cavities.
 - b. Falling objects does not include loss or damage to:
 - (1) Personal property in the open; or
 - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
 - c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.
- 14. **"Substantial completion"** means the property may be used or otherwise enjoyed for its intended purpose even if all restoration, repair, replacement or rebuilding work is not complete. For example, a building awaiting only exterior paint must be considered substantially complete as this aspect of repair does not prevent it from being used.
- 15. **"Theft"** means any act of stealing.

All other terms and conditions of this policy remain unchanged.

<i>SERFF Tracking Number:</i>	<i>MEAD-125801091</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Star Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>ST-AR-MHP-PROP-0908</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Mobile Home Parks</i>		
<i>Project Name/Number:</i>	<i>/ST-AR-MHP-prop-0908</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	MEAD-125801091	State:	Arkansas
Filing Company:	Star Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	ST-AR-MHP-PROP-0908		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-Sub-TOI:		05.0003 Commercial Package Liability
Product Name:	Mobile Home Parks		
Project Name/Number:	/ST-AR-MHP-prop-0908		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	09/04/2008
Comments:				
Attachment:	transmits.pdf			

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div>New Business</div> <div></div> </div> <div style="display: flex; justify-content: space-between;"> <div>Renewal Business</div> <div></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #
Meadowbrook Insurance Group	0748

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Star Insurance Company	MI	18023	38-2626205	N/A

5. Company Tracking Number	ST-AR-MHP-Prop-0908
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Amanda Webster	Compliance Analyst	(800) 482-2726 ext 8594 or (248) 204-8594	248-358-1614	Awebster@Meadowbrook.com

7. Signature of authorized filer	<i>Amanda Webster</i>
8. Please print name of authorized filer	Amanda Webster

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Commercial Property
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Mobile Home Parks
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rule <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: On Approval Renewal: On Approval
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	ISO
17. Reference Organization # & Title	
18. Company's Date of Filing	09/03/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	ST-AR-MHP-Prop-0908
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21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]
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At this time Star Insurance Company is filing form 47 14 CP 1007 for use with our Mobile Home Parks program. This form will be optional and when elected. The corresponding rule is exempt from filing requirements in your state but will be maintained by the company.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #:

Amount: 50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		ST-AR-MHP-Prop-0908		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	PROPERTY SPECIAL BROADENING ENDORSEMENT	4714CP 1007	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
04			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
05			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
06			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
07			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
08			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
09			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
10			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
11			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
12			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
13			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	
14			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	

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